

REPORT
OF THE
Special Committee for
Investigation of
Fire Protection



Town of Southborough
Massachusetts

Report of the Special Committee for Investigation of Fire Protection

THE Committee appointed at the last Annual Town Meeting to investigate the condition of the fire apparatus of Fayville, which if any change was made in the equipment would result in the reduction of insurance rates, beg leave to submit the following report:

After a personal inspection of the Fayville station and apparatus it was found that only one chemical tank was in satisfactory working condition, capable of maintaining pressure until the tank was exhausted of its contents. The other tank, having a leak which allowed a falling of the pressure within three or four minutes after the mixture of the chemicals, was useless for fire-fighting purposes. A close examination was made of the gaskets and joints about the tank, but nothing could be found that would cause the leak, therefore it would be necessary to send the tank away for overhauling. This defect may or may not be remedied, and is only ascertainable by the repairman. Thus only one tank is available for transferring to another piece of apparatus. In order to ascertain whether or not the insurance company would reduce our rating, we communicated with the New England Insurance Exchange, whose duty it is to classify all towns and special buildings within a town as to the rate of fire insurance. Their reply was to the effect that a survey of the town should be made, and their findings reported and recommendations submitted in writing. Consequently, a survey of the apparatus of the entire Town, likewise all conditions pertaining to fire protection, was gone into by Mr. Merchant, a former fire chief of New Bedford, Mass., as the representative of the New England Insurance Exchange, and the Committee.

At the present time the Town of Southborough has the highest possible rating for fire insurance, being that of Class F, costing \$4.50 per thousand, with the exception of the residences situated within one mile of the central fire station, which are in Class E, or rating at \$3.30 per thousand. The reason for this excessive cost of insurance is because Southborough has no water supply, no adequate apparatus for fighting fire, and no fire-alarm system. Therefore the report as outlined by the New England Insurance Exchange is, in part, as follows:

SOUTHBOROUGH, MASS.

As it has been suggested that the installation of town water would mean an unusually high tax rate, the following information may be of interest to the taxpayers of Southborough:

There are in Massachusetts 38 cities and 317 towns — a total of 355. Of this number, there are 104 having a tax rate of \$30 or more, of which 19 are cities and 95 towns. Of this number, 47 have a tax rate of \$33 or more; 26 a rate of \$35 or more. The neighboring towns are as follows: Westborough, \$30.30; Grafton, \$31; Ashland, \$35.20; Framingham, \$28.50; Marlboro, \$29.80; Hudson, \$29.90; Sudbury, \$30.

Below are a few towns which are comparable to Southborough

Town	Valuation	Rate	Population
Hatfield.....	\$2,665,317	\$32.00	2,651
Ashland.....	2,009,720	35.20	2,287
Pepperell.....	2,965,383	30.50	2,468
Medway.....	2,499,735	30.50	2,959
Randolph.....	3,177,850	33.40	4,756
Barre.....	3,212,485	35.00	3,357
Holden.....	2,611,962	35.40	2,970
Hopkinton.....	2,132,702	32.00	2,289
Kingston.....	2,057,632	36.00	2,505
Bedford.....	2,562,291	32.00	1,362

All of these towns have town water.

CHARLES M. PROCTOR.

Town	Population	Income	Expense	Profit
Hatfield.....	2,651	\$5,306	\$853	\$4,453
Groveland.....	2,650	4,419	1,946	2,473
Lancaster.....	2,461	8,125	4,573	3,552
East Longmeadow.....	2,352	3,339	2,993	346
Hopkinton.....	2,289	3,663	4,389	*726
Ashland.....	2,287	9,551	4,525	5,026
Brookfield.....	2,216	3,095	3,172	*77
Douglas.....	2,181	2,820	2,300	520
Avon.....	2,176	7,690	6,800	890
Ashburnham.....	2,012	6,490	5,024	1,476
Wayland.....	1,935	3,092	2,115	977
Williamsburg.....	1,866	3,595	730	2,865
Northborough.....	1,753	4,938	2,531	2,407
Rutland.....	1,743	4,231	2,444	1,787
Millis.....	1,458	5,590	5,450	140
Plainville.....	1,365	2,530	1,506	1,024
Bedford.....	1,362	4,059	1,796	2,263
Nahant.....	1,318	14,707	8,377	6,330
Marion.....	1,288	9,889	4,129	5,760
West Brookfield.....	1,281	3,209	2,434	775
Littleton.....	1,277	4,477	2,051	2,426
Mattapoissett.....	1,277	6,973	2,669	4,302
Tisbury.....	1,275	14,097	6,784	7,313
Russell.....	1,237	3,056	906	2,150
Lincoln.....	1,042	11,801	8,045	3,756

*Loss

Does a town water system pay? Study the tables here presented. They are taken from the Fifteenth Annual Report of the Statistics of Municipal Finances, published in 1922. (Public Document No. 79.) With two exceptions they show a net income to the various towns of from \$520 to \$7,313.

For operating expense only four of this number exceed the amount estimated by the Special Committee on Fire Protection.

Are not these figures conclusive that a water system in a town is a financial asset?

CHARLES M. PROCTOR.

SOUTHBOROUGH, MASS.

Requirements for improved classification.

Proposition No. 1:

Note—The carrying out of the following recommendations will permit a rating of Class E for such dwelling-house property as would come within a radius of one mile of the location of the recommended apparatus.

FIRE DEPARTMENT

ORGANIZATION

1. That companies be reorganized and provided, for existing and recommended apparatus, as follows:

(a) For the recommended engine at Southborough Centre, a total of ten men, including one captain and one lieutenant.

(b) For the present automobile combination ladder truck, a total of eight men, including one captain and one lieutenant,

(c) For the engine recommended for Fayville section, a total of ten men, including one captain and one lieutenant.

(d) For the recommended chemical apparatus for Southville, a total of eight men, including one captain and one lieutenant.

APPARATUS AND EQUIPMENT

2. That a 500 G. P. M. automobile combined pumping engine and hose wagon, equipped with a 40-gallon chemical or 60-gallon water tank, be provided for Southborough Centre and the present Howe-Dodge transferred to Southville.

3. That the chemical tanks on the present horse-drawn apparatus at Fayville be put in good operative condition if practicable, or replaced by new ones, making a three-tank machine, and installed at the Fayville station; or, if a water system is installed, a combination hose and chemical engine could be utilized at Fayville.

Gasoline motors to be capable of propelling the apparatus at a speed of thirty miles and hour and of covering twenty consecutive miles in one hour over any roads, whatever the apparatus is likely to encounter in actual service when carrying

full load, without showing loss of power or overheating when propelling the apparatus.

4. That minor equipment include one 12-foot reef ladder with folding hooks, one 24-foot extension ladder, two axes, two lanterns, two 2½-gallon fire extinguishers, one tetrachloride extinguisher, one 6-foot and one 9-foot plaster hook, one door-opener, one crowbar, extra chemical charges, connection for attaching chemical hose to 2½-inch fire hose, and two waterproof covers on pumping engines; for the chemical engine, a 30-foot extension ladder in addition to above listed equipment.

OPERATION

That complete records be kept of all fires, losses, and all department matters.

Proposition No. 2:

Note—The carrying out of the following recommendations will permit a rating as Class D for such dwelling-house property as would come within 500 feet of a public hydrant.

WATER SUPPLY

ORGANIZATION

That a properly qualified superintendent be appointed for an indefinite period and provided with the necessary assistance for proper operation and maintenance of the system.

SUPPLY WORKS AND DISTRIBUTION SYSTEM

That a waterworks system be installed capable of furnishing the following quantities for fire protection.

(a) In the principal mercantile district at Southborough Centre and high-value manufacturing districts, 1,500 G. P. M.

(b) In built-up residential districts, 1,000 G. P. M.

(c) In outlying residential districts, 500 to 750 G. P. M.

That the following be adopted as the standard minimum size of mains used for hydrant supply for all future construction:

In residential districts, 6" and 8", the former to be used only where they complete a good gridiron, and in no case in blocks 600 or more in length.

In mercantile and manufacturing districts, 8" and 12",

the former to be used in sections where they complete a good gridiron, and then later for long lines not cross-connected.

That dead ends be eliminated wherever practicable and long unsupported lines of pipe cross-connected at suitable intervals.

Note—The exchange believes that it is essentially the business of each municipality to lay out its system of distributing mains as it is best able to judge of present and future consumption in each district and other local conditions involving paving, topography, pressure, size and type of hydrants, etc.; but practical experience has shown that the above quantities are required for good fire protection in districts such as are found in this locality, and that a gridiron system of mains of the sizes recommended above is satisfactory only when cross-connected at all intersections, free from dead ends, and with large secondary cross-feeder mains at frequent intervals.

Hydrants are to be capable of delivering 600 G. P. M.

ORGANIZATION

That the chief be appointed for an indefinite period, removable only for cause, and that he be held solely responsible for the supervision and maintenance of the fire department.

That the appointment and promotion of officers be based on examination, seniority, and record, with tenure of office provisions.

APPARATUS AND EQUIPMENT

That the recommendations under this item listed as numbers 1, 2, and 3 under Proposition No. 1 be adopted.

HOSE

(a) That all hose purchased in the future bear the label of the Underwriters' Laboratories, Inc., for fire department use.

(b) That all hose be tested at least annually to a pressure of 200 pounds, and defective sections discarded.

(c) That all hose, if not used at fires, be shifted on apparatus monthly.

STATIONS

That the Southborough and Fayville stations be provided with a steeply inclined rack for proper drying of hose.

OPERATION

(a) That complete fire-department regulations be adopted covering discipline, house rules, and other fire department matters printed in a form for individual distribution, and that they be rigidly enforced.

(b) That suitable drilling facilities^r be provided, and all members be regularly drilled in the use of all appliances, quick handling of hose, salvage work, and in life-saving.

(c) That a member of the department who shall be a competent automobile mechanic shall act as chief mechanic and be held responsible for the condition of all apparatus and the training of engineers and chauffeurs.

(d) That members make systematic monthly inspections for the accumulation of rubbish and inflammable materials inside and in the rear of buildings other than dwellings, and the chief be given power of causing arrests for the violation of the building, explosive and inflammable laws, and members be required to make a detailed report of all such inspections on approved forms, these to be properly filed.

(e) That complete records be kept, including a journal at each fire station, giving time and particulars of all events, and at headquarters reports of all fire losses and inspections on approved forms, regular reports from company officers, and detailed records of all apparatus and hose.

Proposition No. 3:

Note—The carrying out of the recommendations in Proposition No. 2, together with the following, will permit a rating as Class C for such dwelling-house property as would come within 500 feet of a public hydrant.

FIRE-ALARM SYSTEM

ORGANIZATION

That the fire-alarm system be a part of the fire department under the supervision of a Superintendent of Fire Alarm appointed for an indefinite term under proper qualifications.

BOXES

(a) That at least ten boxes of the positive non-interfering type be installed, equipped with silver break contacts, with

internal mechanism protected against abnormal circuits, outer cases and lightning arresters adequately grounded, and with keyless, self-acting or glass panel doors, or keys attached under guard.

(b) That all boxes and a wide band on supporting pole be painted red annually.

It will be noted by these recommendations that, in the purchase of new apparatus, the rating of Fayville, Southville, and Cordaville would place all dwellings within one mile of the fire stations in these various villages in Class E, which would be a reduction in the insurance rates of these sections of 29%, or \$3.20 per thousand, as against \$4.50 per thousand now charged. This, however, is strictly limited to dwelling-houses; and furthermore, the distance applies only within one mile of the fire stations. If water is installed together with the new fire-fighting apparatus, then the whole town will be placed in Class D, with a rating of \$2.30 per thousand, as against \$4.50 per thousand, or a saving of 48% for all of the town except Southborough Centre, and here the saving would be from the present rate of \$3.20 per thousand to \$2.30 per thousand, or 29% for Southborough Centre. If a fire-alarm system is added, there will be a further reduction to Class C, or \$2.20 per thousand, or a saving to Southborough Centre over their present rating of 32%, and for the rest of the town a total saving of about 52%.

In cases of buildings carrying special classifications, for example all town buildings, St. Mark's, Fay School, Deerfoot Farm and Creamery, stores, etc., will benefit by about a 30% reduction on their insurance.

FIRE ALARM

Upon receiving the report from the Insurance Exchange, the Committee communicated with the Gamewell Fire Alarm Company, who sent a representative to Southborough to make a survey of the town with the Committee. This was accordingly done, and the following recommendations and specifications are, in part, as submitted according to the plan outlined by the Insurance Exchange:

RECOMMENDATIONS

No. 1. FIRE-ALARM BOXES

We recommend that the Peerless Positive Non-Interfering Fire-Alarm Box be used.

No. 2. PUBLIC ALARM APPARATUS

We recommend that a Diaphone Compressed Air Whistle Plant be installed in Town Hall at Southborough. It is comparatively inexpensive in first cost and inexpensive to maintain. We recommend that an automatic whistle blowing machine be installed in Cordaville Woolen Mills, and that this machine operate an 8-inch chime whistle, which whistle will be entirely separate from the present factory whistle.

CIRCUIT ARRANGEMENT

We recommend that the arrangements of the outside circuits be as follows:

	Boxes	Tappers	Steam Whistle
Circuit No. 1. Fayville.....	1		
Drug Store.....	1		
Deerfoot Dairy.....	1		
Chief's Residence.....		1	
Circuit No. 2. Sears Corner.....	1		
Deerfoot Farms.....	1		
Lindsey's Farm.....	1		
Circuit No. 3. Middle Road.....	1		
Southville.....	1		
Cordaville.....	1		
Woolen Mills.....			1
Asst. Chief's Residence		1	
Total.....	9	2	1
Circuit No. 4. Local at Town Hall and Engine house	1	1 register	1 diaphone

GRAND TOTALS: 10 Fire-Alarm Boxes
2 Tappers
1 Register
1 Steam Whistle
1 Diaphone Compressed Air Whistle.

Note—We have provided for an extra circuit, making a total of four circuits, so that the diaphone whistle, register and fire-

alarm box at Town Hall may all be kept in operation, even if all of the three outside circuits are put out of commission from any cause. This we think is an important feature.

LINE CONSTRUCTION AND WIRING

We recommend that this line wiring be installed on present electric light, telephone and telegraph poles, using standard fixtures and No. 10 E.B.B. galvanized iron wire with weatherproof insulation, and we recommend that the Town of Southborough secure the necessary right-of-way on these poles.

WORK TO BE DONE BY TOWN OF SOUTHBOROUGH

We recommend that the Town do the following work necessary for a complete installation:

Install a 2-in. steam riser from main steam header to location of the proposed 8-in. chime whistle on Cordaville Woolen Mills.

We recommend that the Town furnish an opening so that we may bring the main air reservoir of our diaphone plant (cylindrical tank 36 in. by 108 in.) into the cellar of the Town Hall where it is to be installed.

We recommend that the Town arrange to have the electric power wires brought to the terminals of our motor-generator set. All work to be done free of expense to the Gamewell Company.

ESTIMATE

We give below a list of apparatus to meet the above recommendations, together with the work of installation and wiring:

- 10 Peerless Positive Non-Interfering Fire-Alarm Boxes.
- 1 Diaphone Compressed Air Whistle Plant, arranged to operate on 220 volts, 60 cycles, three-phase current with Smith Automatic Axle.
- 1 Automatic Whistle Blowing Machine and Weights.
- 1 2-in. Balance Valve.
- 1 8-in. Chime Whistle.
- 2 6-in. Turtle Gong Tappers.
- 1 Excelsior Punch Register.
- 1 Take-up Reel.
- 1 4 Ckt. Manual Storage Battery Switchboard.
- 1 Pipe Frame.

- 1 4 Ckt. Line Protector Switchboard with Pipe Frame.
- 160-in. 4-shelf Metal Battery Rack necessary. Cells F.I.P. Storage Battery.
- 1 Motor Generator Set for 220 volts 60 cy., three-phase.
- Installed complete *without line wiring* — \$7,062.

The measurements we obtained seem to indicate that the total length of the outside line wiring, single wire distance, is about 15 miles, and we figure that this could be installed complete for approximately \$3,750 (this is figured upon the basis of \$250 per mile, single wire distance). But this is an approximate figure only, and we would have to make a detailed survey of all the conditions before we could give you an exact price on this part of the system.

FIRE APPARATUS

In considering bids for fire apparatus the Committee agreed that only standard equipment was worth considering; therefore we limited our investigations to those concerns who were manufacturers of fire apparatus only of standardized types. Four concerns were interviewed, prices submitted, and all facts gone into with each representative in detail, with the result that the White Motor Company submitted the best price. The concern we know to be reliable in every way. For a 500-gallon pumping engine and hose wagon as specified in the underwriters' report, all equipped for the Centre station, the price would be \$9,500. For a combination hose and chemical for Fayville, the price would be \$6,500; the present horse-drawn apparatus being credited with \$500. To change the rear end of the present engine at the Centre before transferring to Southville the cost would be about \$400. This change is necessary because the present Howe-Dodge apparatus has been entirely inadequate from the beginning to carry the equipment, which is too heavy for the chassis, which is of a touring-car type. It is rated to pump 350 gallons a minute, and has never done better than 280. That the body and equipment are altogether too heavy for the chassis is apparent to anyone familiar with fire apparatus, and was fully demonstrated last Summer by the collapse of the right rear wheel while responding to an alarm in Fayville. Likewise it suffered a collapsed tire *en route* to Cordaville during this past Fall.

WATER

The Committee has been informed that by agreement between the State and Town, that when land was taken for the Metropolitan Water Supply the Town received the right to 200,000 gallons of water per day. The Town, therefore, has at hand a supply which will not be overdrawn for many years. With a small pumping station erected upon the lot owned by the Town at the foot of Oak Hill, in Fayville, and with the supply pipe leading directly from the Sudbury Reservoir, the water could be forced to the top of Oak Hill to a standpipe of 500,000 gallons capacity. The land for this standpipe is offered gratuitously to the Town of Southborough by Dr. and Mrs. Charles M. Proctor, and is situated upon the extreme southerly part of the top of Oak Hill, and on the easterly side of the road, and is bounded on the south by the Ashland Town Line, and on the north by Barrows' place, on the west by Oak Hill Road. Diverting from the main system of supply at the turnpike road, one pipe would run to Lamb Hill, then across the Onthank pasture to the lower Framingham road as far as Brewer's farm. A loop would be made at Cherry Street, Fayville, to meet the main at Baptist Church corner. Another connection would be on the turnpike, west, to White's corner, a branch main going down Woodland Road to Cordaville, Winter and Summer Streets being looped from Oak Hill Road to turnpike road. A branch from the Woodland Road main at Oregon Road to Johnson's house, and another branch on——road to Norcross' place. At Richard Road the main would leave Woodland Road to connect with a main on Cordaville Road, one end of which would stop at the Boston & Worcester tracks; the other continuing on Cordaville Road to Cordaville, taking in the streets and running to Southville, with branch lines through Southville. The main would continue toward Southborough on the Southville Road as far as Middle Road, continuing to the turnpike road, where a swing to the left would be made to Southville Road, then a turn to the right to——Road, continuing on to Deerfoot Road, a branch going up over the hill to Overson's and Roy's. At Deerfoot Road the line would extend west on Flagg Road to the Lincoln place and east to Main Street. On Main Street the line would extend west, with a branch on Sears Road,

just east of Westboro line, turning north to Johnson's place, and over the New Haven Railroad to Spurs' place on —— Road and Marstons' on —— Road. The line would then continue toward Marlboro to the first house on Marlboro Road and stop at dead end. Going east on Main Street to Newton Street, the system would give branches to various roads in the Centre, with a main going north on School Street to Marlboro Road, and down to Marlboro line, a branch going up the lower border road to B —— place, and a line continuing up Newton Street to meet the main pipe at Main Street. A system circuit of Fly Paper Hill would be made, meeting the main at the Catholic Church, coming from Newton Street, with a branch down White Bagley Road; then crossing the Willow bridge to the pumping station.

To secure approximate figures for the cost of a water supply for the Town, the Committee secured the services of the engineer of the Rockwood Sprinkler Company, of Boston and Worcester. A third survey was therefore made with the engineer and the members of the Committee, with a view to installing a water system. Following is the financial report of that survey:

FINANCE

The amount necessary for the installation of a water supply for the Town is above the debt limit allowed by law, therefore it would be necessary to petition the Legislature for permission to carry out this project. The Committee therefore recommends that there be a Bill introduced into the Legislature empowering the Town to borrow this money by the issuing of thirty-year 4% bonds to be paid off by partial payments of \$15,000 annually. These bonds are to be denominational, of \$100, \$500, and \$1,000 each.

FINANCE — WATER

27 miles of pipe.	\$223,400
46 valves.	2,960
108 hydrants.	6,480
Fittings, bends, tees, crosses, etc.	6,090
27 miles of digging at \$1.00 a foot.	142,560
Blasting.	10,000
Labor, 1,180 lengths, 8 lengths a day, 1,485 days.	21,000
Hydrants, labor, 150 days.	1,540

Standpipe, 500,000 gal.	\$8,000
Pump, 500-gal. duplex, gas eng.	1,500
500-gal. rotary electric.	1,450
Labor installing pumps.	280
Pump-house.	3,000
Setting.	500
Freights.	300
Testing, gas, current, labor.	500
Lead, 6 cents lb., 178,200 lbs.	10,692
Jute.	1,070
Total.	<u>\$441,322</u>
Allowance for extras.	8,678
	<u>\$450,000</u>

These figures are only approximate, but they are over rather than under estimated.

FINANCE — FIRE DEPARTMENT

The sum total necessary to carry out the recommendations of the Insurance Exchange regarding fire department equipment is as follows:

New rear end, Howe-Dodge machine.	\$400
Cost for new Pumping Engine at South- borough Centre.	9,500
Cost for Ladder Truck.	9,000
Cost for Combination Hose and Chemical at Fayville.	6,000
Cost for Fire Alarm.	11,000
	<u>\$35,900</u>

We therefore recommend that the Town issue bonds to the amount of \$36,000, to be known as "Fire Protective Bonds," in denominations of \$100, \$500, and \$1,000 each, to run for twelve years, with an annual payment of \$3,000; that bids for all the bonds shall first be given to the citizens of Southborough, and then asked for from the various bond houses in the City of Boston to dispose of.

Summary

It will cost the Town, if the recommendations are adopted:

\$450,000 for a water supply.

36,000 for fire protection, apparatus, and alarm.

\$486,000 total. .04% = \$19,440

The interest would be for the first year, \$19,440. The principal payment, \$15,000, on water, and \$3,000 on the fire protective bonds, or \$18,000 total. Every year the interest payment would be \$720 less, but the partial payments of the principal would be the same until the bonds were all retired.

MAINTENANCE

For the maintenance of the Fire Alarm and Water System it is estimated that it will cost about \$5,500 per year, itemized as follows: \$2,250 for Superintendent, \$1,000 for helper, and \$2,250 for supplies, fuel, etc. That this must be met with the first year from taxation is without argument. After the first year it is estimated that there will be adequate revenue for maintenance and that after three years the water system should show a net revenue to the town of at least \$3,000.

TAXES

The entire cost of water supply and fire department equipments asked for is \$486,000, which will mean an annual expenditure in reduction of the principal of \$18,000, together with interest amounting to \$19,440 each year, making a total of \$37,440 for the first year, applying this to what was raised last year for Town expenses, \$107,035.24. The increased proportion to our tax rate would be about 48%, or from the present assessment of \$23.00 to \$34.18, an increase of \$11.08 per thousand valuation. However, against this sum we will have certain revenue. As soon as the water system and fire department equipment are installed your insurance automatically drops from 30% to 52%. It is impossible to secure an accurate amount of the insurable property in town, but, basing as estimate upon the assessors' report for the year, the taxpayers will save about \$10,000, which means that instead of paying it to the insurance company for protection, we pay it to the town for improvements, as well as increasing the actual selling value of our property at least 10%. It is estimated that water can be put into the town within nine months from the time the project is undertaken. This then will mean that after the second year a revenue to at least take care of the maintenance, which is estimated at \$5,500 a year, would be forthcoming. It should not be later than after three years when the estimated net income would be about

\$3,000 from the water. The property endangered by fire loss in the Town last year amounted to over \$29,000. This sum, together with what reduction would take place in the insurance rate, would nearly pay the cost for one year of the proposed fire protection. The actual loss was \$9,562, but the property destroyed could not be replaced for three times that amount at present price of building.

RECAPITULATION

The Committee is confident, after careful investigation, that the time is propitious for the carrying out of the recommendations as outlined in this report. We appreciate fully the enormity of the sums asked for in the recommendations, but what seems to be apparently a prohibitive amount will, upon close analysis, disclose the fact that the net cost to the taxpayer will not be too great, and that he will have an adequate return for his money.

The Committee has found, through conversation with various citizens, that there is much dissatisfaction in regard to previous purchases of various town equipment, which have resulted in an apparent dead loss to the Town, and that the average taxpayer is receiving no adequate return for his money. In this case, however, the Committee can assure every taxpayer that full value will be received for money spent, and if the Committee is continued and empowered to act, it will safeguard the Town in every way.

RECOMMENDATIONS

That the town enact the recommendations as made by the New England Insurance Exchange.

- First.* By installing a water system as outlined in this report, at a cost not to exceed \$500,000.
- Second.* By installing a Fire-Alarm System.
- Third.* By purchasing the fire apparatus as recommended.
- Fourth.* That the financing of these projects be done by bonding the town.
- Fifth.* That all bonds be first offered over the counter to the people of Southborough in demoninations of \$100, \$500, and \$1000 each.

- Sixth.* That a petition be introduced into the Legislature empowering the Town of Southborough to borrow a sum not to exceed \$500,000 for the purpose of installing a water supply.
- Seventh.* That a Committee of Seven be appointed to carry out the recommendations of this report, the Committee to consist of the Committee presenting this report, the Chairman of the Selectmen, the Town Treasurer, and two citizens from the south part of the Town, one from Cordaville, and one from Southville.

BENEFITS DERIVED

The benefits to be derived by the adoption of the above recommendations are many. The Town will save \$739.54 on its own insurance. It will reduce the yearly insurance rate to the citizens over \$10,000. It will also admit of a five-year insurance policy with an approximated additional 10% reduction in rate. It will stimulate building within the Town, so that the burden of the additional outlay necessary for the improvements will be more than equitably distributed. It will increase the selling valuation of all property at least 10%. It will make Southborough a modern town, and attract people from without who would not otherwise come, and by so doing it will stimulate business, and add to the membership in our churches and other social organizations of the town.

If the bonds are issued now they will have a better selling value by being tax exempt. There is danger in delaying because of the fact that there is before Congress a Bill asking that no more tax exemptions be allowed on government or municipal bonds. These are a few of the many reasons why we should act at once to bring about this municipal improvement. As a policy of public safety and health it cannot be equaled.

The Committee sincerely hopes that every citizen will purchase at least one bond, because it will stimulate your interest in a community project of great value; second, it will keep the interest within the town, thereby deriving the double benefit of trading with ourselves.

Respectfully submitted,

CHARLES M. PROCTOR,
DANA J. KIDDER,
EUGENE CLOSSON,

Committee.